



OCTOBER 2018 VOLUME 9 ISSUE 10

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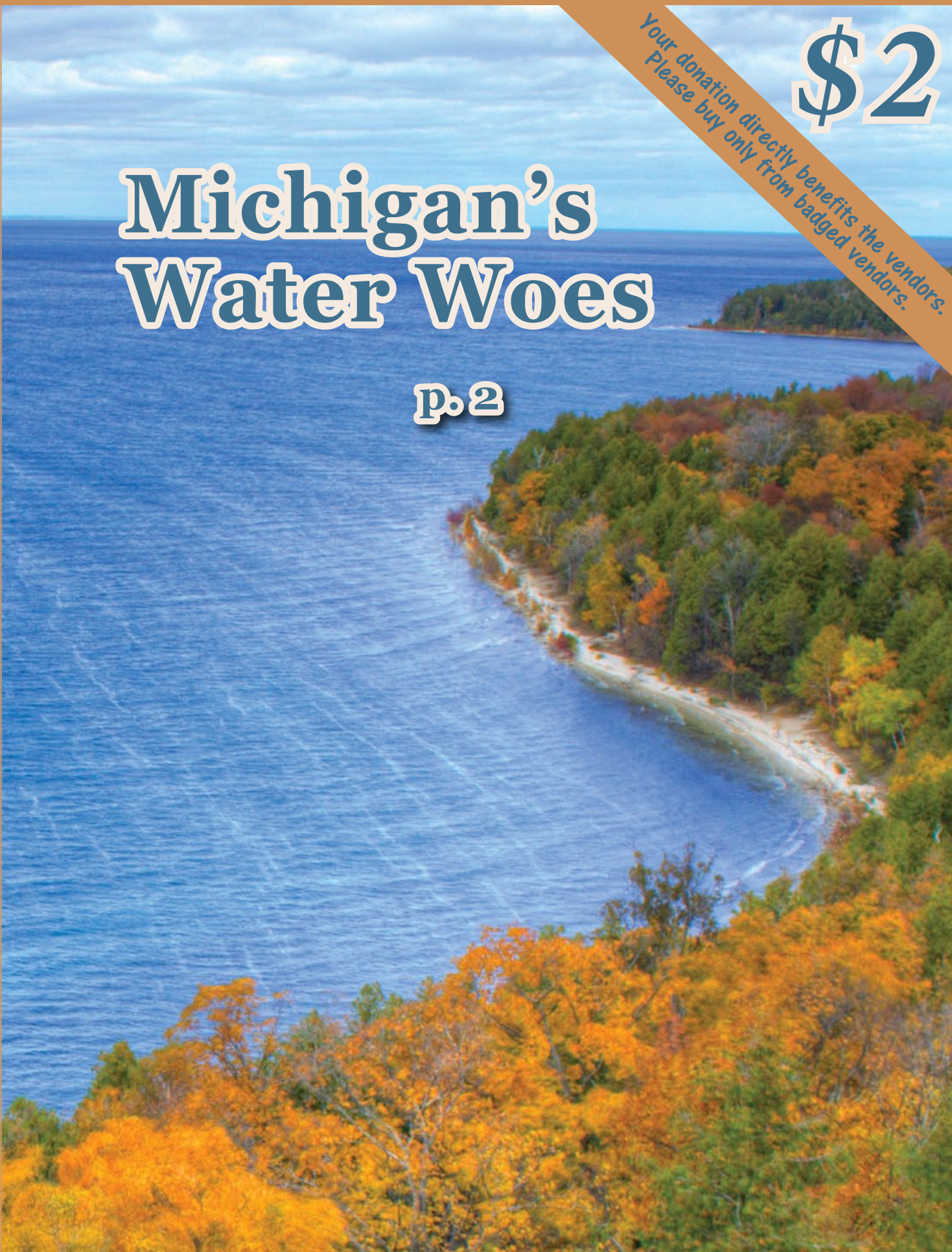
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Michigan's Water Woes

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\$2

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Michigan's water woes



by Susan Beckett
Publisher

Michigan has become the poster child for water woes in the United States.

Last month Detroit Public Schools turned off their water fountains. Per- and Polyfluoroalkyl Substances (PFAS) contamination has been found in many Michigan communities, making fish and drinking water potentially toxic. The Gelman dioxane plume continues to contaminate area wells and threaten Huron River feeder streams. Copper mining waste contaminates Big Traverse Bay in the Keweenaw Peninsula.

There is widespread contamination from industrial dumping across the center of the state. The west side of Michigan is contaminated by nitrates from livestock waste, septic tanks and drain fields, crop and lawn fertilizers, municipal wastewater sludge and natural sources. And then there is Flint

and neighborhood water shutoffs in Detroit.

Michigan's main drinking water contaminants include arsenic (found naturally in the soil), nitrates, volatile organic compounds (VOCs – dumped in or near water) and lead, primarily from pipes carrying water. With about 460,000 lead service lines in Michigan, more communities can expect bad water news as testing continues around the state. Lansing is the only place in the state that has replaced all its lead service pipes. Aging infrastructure combined with acidic water was at the heart of the Flint water crisis. The recent decision to replace water fountains with bottled water in Detroit Public Schools was made when tests revealed elevated levels of lead and copper attributed to the water pipes in many of the school buildings.

PFAS are a group of human-made chemicals that do not break down in the environment and move rapidly in water, flowing long distances underground into wells and public water sources. They repel water and oil and resist heat, making them valuable in products like Teflon, Scotchgard and aqueous film forming foam, or AFFF, a fire suppressant developed by the U.S. military and used at bases, airports and fire departments.

The properties that make PFAS valuable also make them dangerous. They accumulate in the human body and break down slowly in the environment. Studies show that long-term exposure to PFAS can lead to adverse human health effects. An emergency "Do Not Eat" advisory for fish was issued by state health officials for the following bodies of water in Washtenaw County:

Base Line, Ford and Portage Lakes; and Barton, Geddes and Argo Ponds.

Lake Michigan, which provides drinking water for millions in metropolitan areas like Chicago, Milwaukee and Grand Rapids, is fed by Michigan tributaries that include the Kalamazoo River, St. Joseph River and Muskegon River – all of which have tested positive for PFAS. The Michigan Department of Environmental Quality is in the process of testing water samples from community water supplies and all public schools in the state. So far, MDEQ has found at least 34 PFAS-contaminated sites.

Mine tailings, the ore waste dumps known locally as stamp sands, remain from the milling of copper 100 years ago in the Keweenaw Peninsula. The dark-colored sands were piled on the edge of Lake Superior near Gay during milling operations. Constant wave action moved the sands southwest along the shoreline of Big Traverse Bay. The sands have a high copper concentration, which is toxic to fish and other organisms. At the bottom of Big Traverse Bay lies Buffalo Reef, a large boulder- and cobble field where 20 percent of the southern Lake Superior whitefish and lake trout spawn. More than 35 percent of Buffalo Reef is covered with stamp sands, ruining spawning habitat and killing the organisms eaten by the fish. Dredging of the reef and bay are scheduled for next summer.

Perhaps most disturbing are the water woes and tragedies born of indifference to the suffering of marginalized people. The fact that poor people have less political clout than others is what allowed the Flint crisis to fester so long unaddressed. Cries of native people



along Lake Superior did little to attract attention to the PFAS pollution that contaminated their wells and made the Au Sable River and Lake Huron foamy. And the tragedy in Detroit of whole neighborhoods being overcharged and then deprived of water by the city's water board started during the recession and continues today.

"We know that now is a time to call for more transparency among those who regulate our water supplies, and for more accountability from those who impact our water supplies," said State Representative Donna Lasinski, a Democrat from the 52nd District, which includes the western part of Washtenaw County. "No one should have to fear that their water will make them ill or lower their standard of living."

Lasinski introduced House Bill 5375 in Dec. 2017, crafted to set safe drinking water standards and to address the widespread problem of contaminants. Committee Chair Gary Howell, a Republican from the 82nd District, has not seen fit to give the bill a hearing.

On a national level, the U.S. Congress is starting to address the problem. Last month the House of Representatives passed America's Water Resources Development Act of 2018 (WRDA, H.R.8), a bipartisan compromise that authorizes \$6.1 billion in federal funds for the U.S. Army Corps of Engineers

see WATER WOES, page 11

LETTERS to the EDITOR

Kudos on suffrage article

I am writing in to review Will Shakespeare's article about the Women's Suffrage Movement. I enjoyed the article and thought it was pretty well researched. It was informative and I like that he included information about black women and racism within the movement. It was cool that he related it to modern times and that the editor also included the short article about homeless voting rights beneath it, because that is a different aspect of voter suppression that people may not be as educated about.

Thank you,

Lauren

I use Boober Tours!

Dear Editor,

I read Kevin Spangler's article (Kevin of Boober Tours) in the August issue. He mentioned that he was teaming up with a landscaping business run by Ashley Raub. The Boober ad in that issue included a number for Ashley. I called her, and we're going to arrange a time

for her business to do some serious weeding around my house. Then I called Boober Tours and booked a pedicab to take my husband and me to the Amtrak station early on Tuesday morning. Everybody wins and that is one of my favorite things.

Barbara Steer

Downtown development dilemma

Dear Editor,

What will the newly arrived crane on Main Street foretell for our collective future? Maybe it'll be lower rents and taxes for everybody!

Paul Lambert

Tracking autumn pleasures



by Rev Dr.
Martha Brunell
Groundcover
Contributor

When I emerged into this world in upstate New York, early September in the 1950s, I was born into autumn. And I loved everything about it. Autumn or fall has always been my favorite season. Everywhere I turned as a child, there were the bright reds of sugar maples and the yellows of birches against the deep greens of pine and fir. The apple orchards were brimming with old-variety apples – McIntoshes, Empires, Cortlands and Spies alongside countless shades of squash, pumpkins and gourds.

There was the movement of children, young people and teachers back to school. Since both my parents taught, this was our family rhythm. Temperatures chilled quickly, resulting in the return of corduroy, flannel and wool in our daily wear. Piles of raked leaves offered imaginative hours of play. From the beginning I have embraced fall with joy.

Growing older I started to experience autumn in different ways. When I moved to southeastern Massachusetts in the 1980s, I had a fuller awareness of the season under my feet. Vast bogs of cranberries turned into a scarlet carpet. Here in northern Illinois, a similar carpet is vivid yellow as the soybeans lose their summer green. And a few years ago I had the pleasure of joining one of my farming neighbors on his combine for an October afternoon. The gathering in of this land's rich capacity for growth through repeated laps back and forth in the field provided me a deeply meditative time.

My fall attention now is most firmly focused on monarch butterflies and milkweed. This was our fifth summer of habitat restoration through our monarch waystation. One of the quieter ways to track the season is through the dispersal of seeds carried by the wind or borne on the fur and hair of animals or on our clothing. The milkweed pods have begun to burst in our waystation, along roadsides and railroads tracks, at the edges of old cemeteries and in a variety of intentional habitat projects. The countless seeds spilling forth must stratify through the cold of winter on their way to becoming host plants next

spring and summer for the migrating monarchs.

Flitting through the air now are members of the super-generation of monarchs who will make the 2,000-mile journey to their ancient wintering spots in Mexico before they huddle together to hibernate through the winter. Next spring these elders will awaken to fly the initial leg of the long trip north and lay the eggs for the first generation of next year's monarch butterflies. This wondrous migration has been in steep decline since the mid-90s. Habitat restoration projects across the Midwest and into southern Canada appear to be slowly but steadily reversing that decline.

I saw evidence of that reversal recently on the Mackinac Bridge. Since 2011, I have enjoyed the Labor Day Walk on the Mackinac Bridge high above the straits that join Lakes Michigan and Huron. Crossing those powerful waters that flow beneath this most amazing bridge is on my top-ten list of treasured moments for the year.

Last month I experienced an added bonus on the bridge. I and the friends I walk with have a regular routine. After the walk we have breakfast topped off

with a piece of pie and then go in search of the t-shirts and sweatshirts we will take home. Later, when the bridge reopens to vehicle traffic, we make our way to St. Ignace where we stay for a couple of nights and find new spots to explore. This year as I drove over the bridge, I was delighted to see at least a couple dozen monarchs making their way southward, wings outspread at the beginning of a long journey. What a thrill! We walkers weren't the only ones on a scheduled Labor Day trip across the straits.

The next day, I talked my group into a bumpy and wet ride over to Mackinac Island to visit their Butterfly House and Insect World. The weather report promised we would see sun at some point. At the butterfly house, which is well worth a visit, we traded notes on our respective efforts to support and sustain the migrating monarchs and to be ever more attentive to the care we can offer all the pollinating insects who are vital to the food chain.

Six and a half decades later, my affection for autumn remains strong with multiple layers of experience and appreciation. What is most pleasing to you about the season?

Heating bills giving you chills?

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GROUNDCOVER MISSION:

Creating opportunity and a voice for low-income people while taking action to end homelessness and poverty.

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Insanity: a definition applied to flood insurance



by Martin
Stolzenberg
Groundcover
Contributor

"Insanity is doing the same thing over and over again and expecting a different result." These words are usually credited to the acclaimed genius, Albert Einstein. They are certainly applicable to our government and its flood insurance program.

In its infinite wisdom, the National Flood Insurance Program (NFIP) keeps insuring people who rebuild their homes in areas that have repeated flooding. There is no requirement that homeowners do anything additional to protect their property unless the damage is for more than 50 percent of the value of their structure. So, in a fair number of cases, one flood follows another.

Not surprisingly, the program is in debt to American taxpayers for over \$2 billion – a figure that is anticipated to rise in the aftermath of Florence, the Category 3 hurricane that made landfall in North Carolina on Sept. 14. (Puerto Rico is not a problem for NFIP because, unfortunately for them, few residents had insurance coverage.)

The gap between premiums paid and the amount of damages suffered doesn't mean that the gap or debt goes unpaid. The money just gets forked over to the claimants from the Department of Treasury (DOT) funds rather than the NFIP. It's an old story of, "What pocket do we want to pay for this problem from?" If it's the Treasury, then we taxpayers all pay for these flood claims instead of the NFIP insurance policyholders who should rightfully share the burden.

If Congress wipes out the debt that the flood insurance program owes the government, the elimination of the debt and the mounting interest would give the NFIP and its parent, FEMA, a clean slate to deal with the many pressing issues.

The real problem with the NFIP debt starts with those repeatedly flooded homes. There are roughly five million homes that have flood insurance. The program doesn't even consider prior damage when assessing a claim. The 30,000 repeaters, comprising less than one percent of all the insured, account for 30 percent of all the claims. Imagine all the money that would be saved if their repeat claims were reduced or eliminated.

Let's look at how we got into this mess and some ways to take remedial action. This program started because Congress wanted, at the behest of the building industry and banks in the 1960s, to encourage construction in the nation's coastal areas. At that time insurance companies were averse to insuring these kinds of properties because it couldn't be done profitably.

A brief history by the Kentucky Department of Environmental Protection explains:

In 1968, Congress passed the National Flood Insurance Act based on findings that: (1) a program of flood insurance can promote the public interest by providing appropriate protection against the perils of flood losses and encouraging sound land use by minimizing exposure of property to flood losses; and (2) the objectives of a flood insurance program should be integrally related to a unified national program for floodplain management.

A 1973 mandate required that buyers of homes in mapped flood plains have flood insurance to obtain a mortgage.

The current problem exists because Congress has not provided enough money to run the NFIP. Simply put, the payout that the NFIP is required to make for floods is greater than the money it collects in premiums because the premiums are too low. This has been occurring with increasing regularity in recent years with the prevalence of more massive hurricanes.

One way out of this funding mess is to raise the premiums of the policyholders and to cut the repeat flood claims. It became apparent that the NFIP rates were out of whack after Hurricane Katrina in 2005 because the rates were based on old flood maps. Some homeowners were paying much lower rates than they should, based on the known risk. Where there were newer maps, it turned out that those pre-existing properties were "grandfathered in" at low rates and only the newly built homes had to pay realistic premiums.

The problem is compounded by the fact that unlike most other forms of insurance – like car and medical expenses, which occur in dribs and drabs – the payout for floods comes all at once and in large amounts.

In Sept. 2017, with the NFIP Act about to expire, Congress had before it a bill that would have fixed some of the problem. However, some Congressional representatives were so sensitive to their wealthy coastal vacation homeowners that they successfully proposed to grandfather their premiums, which was then made part of the bill. Rob

Moore, a senior political analyst at the Natural Resources Defense Council, and an expert on the proposed legislative program, said, "No congressman ever got unelected by providing cheap flood insurance."

So, 26 House Republicans went to Speaker Paul Ryan and said they couldn't support the bill in its current form. On Sept. 8, 2017, Congress faced a deadline in authorizing the NFIP, which would be tacked onto a multi-billion-dollar relief package for victims of Hurricane Harvey. Speaker Ryan kicked the can down the road by postponing the proposed legislation date.

The House finally did pass the bill, which represented a modest improvement but fell far short by not authorizing and funding the preparation of new maps so that homeowners can truly know their flood risk. The bill should have included an adequate reserve for these occurrences against the likelihood of future extreme flooding. The new package does encourage commercial private insurance companies to enter this market.

The Senate, however, sidelined the House bill. It was finally rescued by President Trump on March 29, 2018, when he signed an executive order that had many of the provisions that the House had approved. In addition, FEMA is making rule changes that make flood insurance more sensible.

see FLOOD, page 11



Taxpayers end up paying a large share of the cost to repair homes damaged by floods in coastal areas.

On a more long-range basis, homeowners who make a claim could be provided with an additional sum to make their home more floodproof. After a second flood, the NFIP could buy out the home and raze the property, turning it into a park or beach area. The cost of doing this would probably be no greater than the current insanity of encouraging people to keep rebuilding on the same high-risk properties. Also, all homeowners could be required to have flood insurance. That would also make insurance more affordable in general by spreading the risk. It would be comparable to everyone having to buy automobile insurance to register a car.

Other long-term efforts include making the government more proactive in funding the U.S. Army Corps of Engineers to undertake a massive program. This would include shoring up our dikes, building up dams, levees,

Bethlehem United Church of Christ

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Bethlehem Church is home of the Groundcover office



OCTOBER 2018 EVENTS:

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October 5 Oktoberfest dinner, 6-8:30
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October 18 Bethlehem Prayer Circle, 11:30-12:15
October 20 Kerrytown Edgefest concert at Bethlehem, 8:30 p.m.
Art Ensemble of Chicago. Edgefest 2018 for more info.

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10:00 a.m. Sanctuary
10:15 a.m. Sunday school
Coffee Connection follows each service

Payday loans: do laws protect consumers against predatory lending?

by Will Shakespeare, Vendor #258
and Marshall Averill

United Way Financial Empowerment Coordinator

Many consumers who need cash quickly turn to payday loans – short-term, high-interest loans that are generally due on the consumer's next payday after the loan is taken out.

– U.S. Federal Trade Commission/
Consumer Finance

Payday loans made headlines this summer with news that the acting Consumer Financial Protection Bureau chief was considering a rules change such that the agency would no longer seek and fine lenders who lent money to military personnel at interest rates that exceeded 36 percent per year. Low-ranking soldiers are among the many working poor tempted by loan sharks when emergencies occur and they need money in a hurry. The Military Lending Caps protect soldiers from debt traps so severe that they might be tempted to take bribes to escape.

High-interest, short-term loans are called payday loans because they are supposed to be a bridge to the next paycheck for unanticipated cash expenses. But since borrowers' finances are rarely assessed on their ability to repay the loans, the loan recipient often resorts to taking out one loan after another to pay each previous loan, racking up interest payments of over 100 percent.

To help Michigan borrowers know what they are getting into, the Michigan Attorney General's office helped draft Michigan Deferred Presentment Act of 2017. The law stipulates that customers sign written agreements that must include an itemization of the fees to be paid and the equivalent annual percentage rate. The agreement must also clearly describe the payment obligations and the process a customer may take to file a complaint against the payday lender.

Though this law governs payday loans in Washtenaw County, it is not legally binding. Consumer alerts for predatory lending are not considered legal advice because there is no state-mandated legal authority or mechanism for enforcement.

The Michigan State Legislature then considered a series of bills (SB 430, SB 431 and SB 432) that increased the maximum dollar amounts and loan periods for "small loans." Thousands of Michigan residents demonstrated against these bills that were designed to help payday lenders increase the amount and duration of loans they offer to \$2,500 for up to two years.

Jessica AcMoody, a Senior Policy Specialist at the non-profit Community Economic Development Association of Michigan (CEDAM) joined 87 community organizations to protest in Lansing. Commenting on the bill's potential impact, AcMoody said, "So, if someone takes out a \$1,500 loan for

12 months, the fees on the loan would be \$1,709. The total that the consumer would pay back if the Senate bill goes into effect would be \$3,209."

AcMoody also estimated that on a two-year \$2,500 loan, payday lenders would collect more than \$8,300. The full force for payday lending in low-income communities is very high. The CEDAM study shows that 91 percent of people who borrow from payday lenders in Michigan re-borrow within 60 days.

The protesters urged the state government to crack down on predatory lenders, and help low-income communities get more access to financial education and banking options such as local credit unions.

CEDAM and others, including the United Way of Washtenaw County, are advocating for a state law that caps payday loan interest rates at 36 percent annually, giving all our people the same protections as the military.



In Washtenaw County, there are quite a few payday loan businesses – more in Ypsilanti than in Ann Arbor. Poorer communities seem to be a target for payday loan businesses.

Borrowers from Ann Arbor and Ypsilanti have divergent viewpoints about

see PAYDAY LOANS, page 11

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JAMIE & ROBIN AGNEW

Voting registration deadline is Oct. 9

You must be a registered voter in order to vote in the Nov. 6 general election. U-M students can register through the student organization, Turn Up Turn-out (visit sites.lsa.umich.edu/tut for more information). Anyone can go to Vote.org to register. These sites provide you with the Michigan Registration Application and information on how to process them with ease.

There are many reasons to get to the polls Nov. 6, including the election of



local, state and national candidates, and citizen initiatives on voting procedures and recreational cannabis (marijuana). There are also judges, regents, commissioners and school board candidates on the ballot. Do some research and make your voice count!

More about registering and the ballot at www.washtenaw.org/elections.

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Delonis homeless shelter lowering service barriers

by Clay Bell

SAWC Director of Operations

To better align with shelter-first best practices, the Delonis Center – Washtenaw County's homeless shelter located in downtown Ann Arbor – changed to a low-barrier-to-entry facility in mid-September. The low-barrier model allows the Shelter Association of Washtenaw County (SAWC), the organization that operates the Delonis Center, people who were barred by rules that limited and sometimes prohibited access.

The definition of a low-barrier shelter is very simple. Such shelters strive to assist all people experiencing homelessness by assessing the needs of each individual and providing the assistance that best meets their needs. The low-barrier model allows shelters to serve more people who have more serious problems, and provide them with a safe, warm place for shelter when they have no other options.

The Delonis Center's practice had been to breathalyze every client who comes in to use services such as case management, showers, laundry, the phone or the medical clinic that is run by Packard Health on the second floor. Now, the low-barrier screening focuses on clients' behavior, versus whether or not they consumed alcohol before entering the building. If a client is respectful, then staff will not test them for alcohol use. If a client's behavior indicates that



Reforms to increase access to the Delonis Center have been led by Dan Kelly, executive director of the Shelter Association of Washtenaw County.

they may be under the influence of drugs or alcohol, then we will test them to get a baseline assessment to make sure they are safe, and then take the appropriate next steps. We still maintain our policy of prohibiting drug or alcohol use on the property.

Operating with a low barrier now gives Washtenaw County's shelter the opportunity to work with the most vulnerable people in the community who are experiencing homelessness. Often, individuals with mental health or substance abuse issues have no options for shelter. By being a low-barrier facility, we remove the sobriety barriers to shelter that clients normally would face.

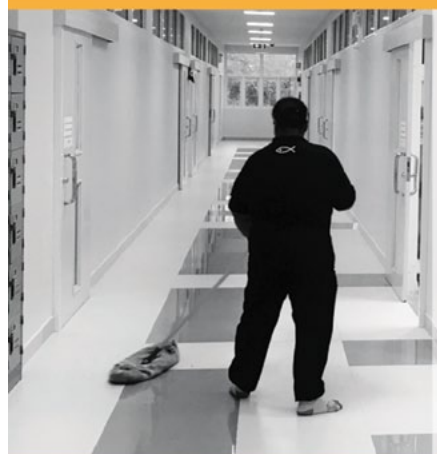
shelter, which officially began on Sept. 17, 2018.

For those clients who feel as though their sobriety could be tested by being around someone under the influence, we attempt to put them in a "sober room" if they are a resident, and offer them a spot in the Rotating Shelter Program if they are a non-resident during the warming center season. We also have two staff members who specialize in substance abuse treatment so that they can work with clients who would like to address their substance use issues.

The management team and the staff at the shelter are very excited for this long-anticipated change to the way we conduct business. The increased number of clients we serve will far outweigh any new challenges that we will face. Our goal remains to help those who are experiencing homelessness to move into housing as quickly as possible and to provide a supportive environment while they're working on this at the Delonis Center.

see DELONIS, page 7

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United Way
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(One mile west of Zeeb Rd.)
a2kiwanis.org
Official Sponsor of Warm the Children

Delonis Center's new low-barrier policy

continued from page 6

About Delonis Center

The Shelter Association of Washtenaw County is housed in the Robert J. Delonis Center, a four-story building

in downtown Ann Arbor that provides shelter for men and women over the age of 18. There are 35 beds on the third floor for the men and 15 beds on the fourth floor for the women. The second floor is a service center during the day

and during the winter months is used as an emergency shelter for women staying in the overnight warming center.

The Delonis service center serves as place for over 23 collaborative partners and case managers to meet with clients.

During the winter months, the cafeteria is turned into an overnight warming center at night for men who have no other place to go. They are given a mat and a blanket to sleep with until the next morning.

COMMON CYCLE

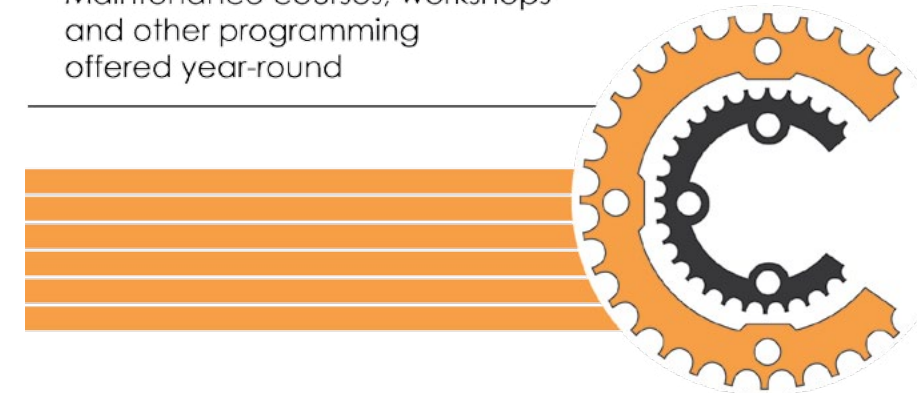
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Affordable Housing

Ann Arbor is in the middle of a housing crisis. According to the National Low Income Housing Coalition, a person would have to earn \$19.71/hr to afford a two-bedroom apartment in Ann Arbor. We are the eighth-most economically segregated city in the US, and the most expensive area in Michigan.

I believe that, if we are going to solve this crisis, we shouldn't limit ourselves to answers that cause developers to make money.

Instead, I propose that we create a city income tax of 1% on residents and 0.5% on nonresidents who work here and make more than a certain amount of money. With the revenue from this tax, we can build new housing units on land that the city already owns - **affordable housing, not luxury condos.**

Black Lives Matter

More than three years since the Ann Arbor police shot and killed Aura Rosser, a Black woman and mother of three. Shamefully little has been done to address the conditions that led to her death. We need a civilian oversight commission that is strong and independent. We need mental health crisis responders who can respond to calls instead of police, and will be guaranteed not to shoot the people they are supposed to help.

Paid for by Ryan Hughes for City Council,
214 Charles St, Ann Arbor, MI, 48103

A Passion for... Activism

I created The Michigan Organizer, an online calendar that helps activists coordinate with each other:
www.michiganorganizer.info

Arts

I am a DJ on 88.3FM WCBN. You can hear me Wed morning, 6-9am, where I feature music made by women.

I also write and perform marionette puppet shows with the Dreamland Theater in Ypsilanti.

World Homeless Day and more – a note from Lit



by Elizabeth "Lit"
Kurtz
Groundcover
Vendor #159

After surfing the Internet in August and learning about the internationally observed World Homeless Day, my excitement inspired me to design a t-shirt and begin planning ways to mark October 10, 2018, in our local community. Since its 2010 founding, World Homeless Day has been observed in several dozen countries on every continent except Antarctica.

Having experienced homelessness firsthand, I feel compelled to come together with others like me and try to share our experiences with the world.

Despite my initial sense of urgency, the month of September whizzed by and besides collecting some emails in my initial excitement, I had little energy to focus on the project.

I am also still working diligently to complete my book. I was incredibly humbled by having one of my articles nominated as one of the top six for Best Vendor Contribution at the Inter-

national Street Paper Conference in Greece in 2016.

Since then I've set my goals on compiling selected articles into a book of essays while providing context as to what motivated me to write them. I cannot say *thank you* enough to the people who sponsored a day or more for my book endeavor.

The days that were gifted have helped me gain some traction and better focus. I still have some days to go, but I am confident that enough people will come through to make this a reality.

To give some perspective, a day sponsorship will offer me the additional freedom needed to focus on my book project. As it stands, each day I spend selling papers to keep my hotel accommodations is a day away from the project. To have 21 days sponsored will give me about three weeks to focus on my goal and minimize the time I need to sell papers the papers to meet my expenses.

I also have plans for an EP (short form of an album) in the works. My social media sites are starting to demand more of my time and I can with confidence say that I am a budding videographer.

We are also organizing a slow food movement crawl featuring hot downtown eating destinations Spencer, Grange, First Bite and Silvio's Ristorante Pizzeria. We are in the beginning stages.

At the end of September, I shared part of my six-section personal empowerment program with Groundcover News at a vendor workshop. Topics we covered include: creating and manifesting our reality (something that took me 15 years to create and tweak), spirituality, people to forgive, relationship goals, career goals, financial goals, assessment of personal needs and fun things to do.

Boober has recently purchased a mobile billboard truck. We are working on our product pitch now. Also in the works: we are building another tour trailer with a light box on all three sides similar to the one we built last year that Bank of Ann Arbor sponsors. All of these streams of revenue grow and expand the business, and create second-chance jobs for people in recovery. We have had many obstacles, but we are becoming stronger each day we work. The vision is starting to become clearer with every thought and decision we make. I am glad to have such a great crew and community to work with.

But there is no question that the world, country, state and our local communities need to set aside time to strategize, plan and renew our commitment to ending the crisis of homelessness.

So, I have redesigned the t-shirt to better represent the homelessness awareness theme for 2018. It not only features the October 10 daylong observance, but now also includes the weekly observance during the month of November. I hope you will purchase a tee and wear it during the months of October and November.

In Baby Boomer speak, I have a lot of irons in the fire. But each of those irons is important and I hope you will find one or more ways to connect with me. Living without conventional housing, I have been forced to recognize my limitations, financially and emotionally, but I am convinced that each of my goals is attainable.

To find out more about how you can order a t-shirt or stay in the know about my other activities, please do a Google search of my website: **As the Third World in North America Turns**. It is a good starting place to get to know more about who I am and my many ideas, plans and goals for ending the homelessness crisis for me and

Special thanks to Bank of Ann Arbor, Bloom City Club, Residence Inn by Marriott in downtown Ann Arbor and United Way.

Working for Boober Tours is way more than just a job. My co-workers at Boober are my family. For once in my life, I



The t-shirt that Lit designed for World Homeless Day and Homelessness Awareness Week reflects her passionate commitment to ending the homelessness crisis.

the world. And, in every language ... Thank you for your generosity and support!

Remember, World Homeless Day on October 10 is something you can point to on the calendar each year and use to make a significant difference in your local community. Educate people about homelessness issues, celebrate and support local good works and highlight local issues for the community. Try to engage schools, churches, local business, service clubs and your own place of employment.

honestly feel at home somewhere. I feel like I have a family and a community that I can rely on – I belong to a place that inspires me to be a better person.



Working for Boober changed my life

by Lyndsey Collier
Groundcover Contributor

My "boss," Kevin Spangler, is the first boss I've ever had that I feel like I could come to and talk to about absolutely anything that is going on in my life.

He isn't just a boss that sits around and barks orders. He's our friend and a huge inspiration to us all here. Finally, I feel like I can actually be totally clean and sober. I worked for Kevin two years ago, and when I finally decided to come back and work this summer, I was at a really low point in my life. I had gone through a really hard break-up and was drinking and smoking cigarettes every single day.

I called Kevin after I had been arrested by the cops and was sent to the hospital to be put on suicide watch. He immediately responded, never once judged me for the situation I had gotten myself into, and offered to have me come to the shop where we would chant and set some new goals for myself to work towards.

I'm in the best shape I've been in for years and I'm developing a spiritual life. I chant several times a week at the shop and I can see myself rising into higher vibrations, as I work towards my goal to become a yoga instructor. I owe it all to my Boober family and the wonderful town of Ann Arbor. I would be lost without my family here at Boober and am beyond thankful for the support of the whole Ann Arbor community.

Classism and the new world order

by James Manning
Groundcover Vendor #17

Hello all! So glad to be writing again for Groundcover. Boy, it has been a minute since my last article.

I had my reasons, but I would rather talk about a very dark and ugly side of humanity brought on by greed and ambition, and sadly points to a very disturbing future where we may be taking a serious look at population control and other disturbing plans for the lower class.

I have held back on the writing of this article, mostly because some readers would misconstrue it as just another pity story that, in my experience, does more harm than good. However, the key point with journalism is to deliver the truth. And the sickening reality is that our country is set on a path of total corporate dominance. We might soon use the lower class for slave labor. Simultaneous class warfare, a collapsing economy and a population crisis could lead down a dark path.

The lowest of classes these days seems to have fewer and fewer options. We all know that economic slavery has been around forever. In this new reality we could be looking at the chain-and-shackle kind of slavery. You know? Stale bread and cold broth once a day, the most minimal effort to keep us alive and working.

organization that has made some legendary blunders over the years, from environmental catastrophe to taking week upon belated week bringing aid during Hurricane Katrina?

One conspiracy theory that I find very plausible is that FEMA has purchased hundreds of properties and acreage around the country. I've seen some very disturbing imagery in various documentaries that showed footage of these properties, shot through a barbed wire fence. On the other side are stacked thousands upon thousands of plastic containers that are just about the right size for a full-grown adult. So, yeah – basic, cheap, ready-to-go coffins, most likely intended for those too sick, old, disabled or disobedient to go on working.

I must point out the basic reasons for such a horrible thing to merit consideration and serious discussion. Number one is population control, a legitimate concern. We just cannot support an infinite amount of needs with only finite resources. Number two, in the corporate world there is no such thing as too much profit. Number three, you got a lot of people

see CLASSISM, page 10

Sudoku ★★☆☆ 4puz.com

3	6				7	8
	8	1		6	9	
	1					3
6		9		3	7	
	9			4		
2		8		7	6	
	4					9
		1	4	9	2	
2	5				3	1

Fill in the squares so that each row, column, and 3-by-3 box contain the numbers 1 through 9.

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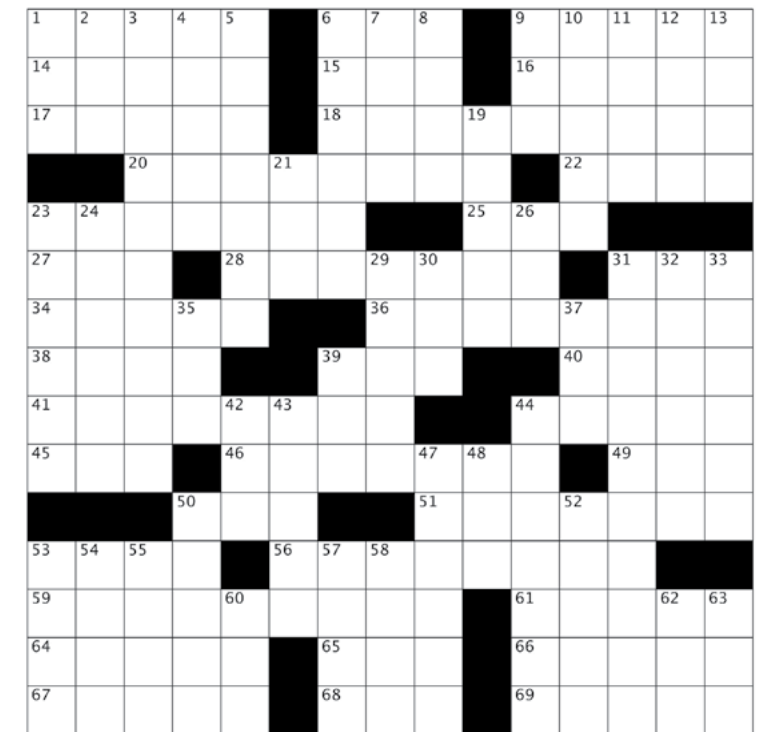
Ghosted! Peter A. Collins

ACROSS

1. Good times
6. Spiral-sliced meat
9. In regard to
14. Charged
15. Have debts
16. Cannon or change preceder
17. Schoolyard retort
18. Pushes back 15 yards, say
20. Started, as a computer
22. Famous Loch
23. Meeting schedules
25. Christmas drink
27. Fishing need
28. Kind of rocket
31. Christian denom.
34. Towel material
36. Dizzy feeling
38. "Click ___ ticket" (seatbelt safety slogan)
39. Halloween word (found in six other Across answers)
40. "That being the case..."
41. Time saver, travelwise
44. Made ___ (customized)
45. Chairman pro ___
46. Source of concern
49. "___ was saying..."
50. Cook in the microwave
51. Not having a regular pattern
53. Free speech advocacy grp.
56. Children's game
59. Mosh pit activity
61. Go around
64. Sepulchral structures
65. DVD forerunner
66. Time periods
67. Perfect
68. "Absolutely!"
69. Forbidden

DOWN

1. Victoria's Secret purchase
2. Stick in a shell?
3. Small apartment size
4. Bricklayer
5. Spectated
6. "Got my fingers crossed!"
7. Amazed



Peter A. Collins

8. It might have many sides on it?
9. Everybody
10. Spring sound
11. Move like molasses
12. Draws upon
13. "___ of the d'Urbervilles"
19. Sleep disturbance
21. Eastern discipline
23. Banksy or Botticelli
24. "Faust" author
26. Chicago airport initials
29. "I ___ man in Reno / just to watch him die" ("Folsom Prison Blues" line)
30. 2012 Heisman Trophy runner-up Manti ___
31. Howdy Doody's human friend
32. St. Francis' home
33. Pertaining to light
35. Basics of education?
37. 2016 Summer Olympics locale
39. Computer problem
42. "We'll let you know," on a TV schedule
43. Tea serving, slangily
44. Bathtub plaything
47. Workers rolling in dough?
48. South American tuber
50. Dance-based fitness program
52. Jazz pianist Chick
53. Italian wine province
54. Simpleton
55. Like some excuses
57. One of the seven deadly sins
58. "___ homo" ("Behold the man")
60. Data transmission letters
62. "Odyssey" sea goddess
63. General on a Chinese menu

GROUNDCOVER VENDOR CODE

While Groundcover News is a nonprofit organization and newspaper vendors are considered contracted self-employers, we still have expectations of how vendors should conduct themselves while selling and representing the paper.

The following list is our Vendor Code of Conduct, which every vendor reads and signs before receiving a badge and papers. We request that if you discover a vendor violating any tenets of the Code, please contact us and provide as many details as possible. Our paper and our vendors should be positively impacting our County.

All vendors must agree to the following code of conduct:

- Groundcover News will be distributed for a voluntary donation of \$2, or the face value of the paper. I agree not to ask for more than face value or solicit donations by any other means.
- I will only sell current issues of Groundcover News.
- I agree not to sell additional goods or products when selling the paper or to panhandle, including panhandling with only one paper.
- I will wear and display my badge when selling papers.
- I will only purchase the paper from Ground-
- I agree to treat all customers, staff and other vendors respectfully. I will not "hard sell," threaten, harass or pressure customers, staff, or other vendors verbally or physically.
- I will not sell Groundcover News under the influence of drugs or alcohol.
- I understand that I am not a legal employee of Groundcover News but a contracted worker responsible for my own well-being and income.
- I understand that my badge is property of Groundcover News and will not deface it. I will present my badge when purchasing the papers.
- I agree to stay off private property when selling Groundcover News.
- I understand to refrain from selling on public buses, federal property or stores unless there is permission from the owner.
- I agree to stay at least one block away from another vendor. I will also abide by the Vendor corner policy.

If you see any Groundcover News vendors not abiding by the code of conduct, please report the activity to: contact@groundcovernews.com, (734) 707-9210.

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*Want to contribute to **10 for \$10**? Be a guest writer for the column? Contact me at oldliz791@aol.com. I would love to hear and help spread the word about inexpensive treasures and experiences in and around our vibrant community.*

continued from page 2

to carry out projects critical to the economy, environment, and public health and safety. This reauthorization of the WRDA also includes important provisions from the bipartisan Drinking Water Systems Improvement Act passed out of the Energy and Commerce Committee, such as increased funding for the state drinking-water

continued from page 5

their payday loan experiences. For some, they do fulfill a need. Others feel abused. A common complaint relates to payday loan businesses converting gift cards into cash for their customers. Here's one anonymous review found recently online:

They are SCAMMERS! Beware of gift card sellers. They seem legit at first, but months down the road, they will claim they never received your electronic gift cards. They are harassing me and making false disputes. Wonder why they don't pay via PayPal anymore? Because of false claims! It's okay though! SHUT IT DOWN! Keep up the harassment, Quick Cash. You are only hurting yourself. Also, they pay \$10 per positive review you give them. Don't believe me? I've got emails as a proof.

The federal government has attempted to crack down on payday lenders and the debt trap they set for their customers. *The Atlantic* of May 2016 described the payday lending industry as a fringe financial service industry that needed drastic reforms. The Consumer Financial Protection Bureau (CFPB) was created in order to protect consumers.

CFPB established a rule in 2016 to govern the payday lending industry and help keep them more honest. To stop payday debt traps, lenders now are required to “determine upfront whether consumers have the ability to repay their loans.” According to the CFPB, “Faced with unaffordable payments, cash-strapped consumers must choose between defaulting, re-borrowing, or skipping other financial obligations like rent or basic living expenses such as food or obtaining medical care.”

CFPB researchers concluded that about 12 million lower-income households have a line of credit with a

revolving loan fund program critical to the resolution of Flint's water crisis.

“Every American has a right to clean and safe drinking water,” said U.S. Representative Debbie Dingell, a Democrat from the state’s 12th District. “We have a crisis of confidence in our drinking water systems and consumers deserve clear and immediate notifications and transparency when it comes to water quality.”

payday loan offices than McDonald's in America.

The payday loan consumer information section of CFPB shows that 18 states and Washington, D.C., prohibit extremely high-cost payday lending; three states permit lower payday lending; and 32 states (including Michigan) authorize high-cost payday lending.

On February 13, 2018, the Stopping Abuse and Fraud in Electronics (SAFE) Lending Act was introduced in Congress to crack down on the worst abusers. Senate co-sponsor Jeff Markey stated, “Predatory payday loans trap working families in a vortex of debt. Too many people in Oregon and across the country have been victims of predatory lending, trapped in a cycle of debt to pay emergency expenses or their rent.”

Congressman Elijah Cummings lamented, “Payday lenders routinely prey on hard-working Americans struggling to make ends meet by charging excessive interest rates that trap them in an endless cycle of debt.” He continued, “The SAFE Lending Act of 2018 will empower consumers, respect States’ rights, help prevent shadow lending, and give States and Federal Authorities control over rogue internet-based lenders.”

The Wall Street Journal of March 19, 2018 observed that states like Florida have passed legislation to relax the tough CFPB for payday lenders. Since January 2017, more permissive states like Michigan have been trying to give the payday lending industry a boost. Meanwhile, non-profits are

H.R. 8, the critical water infrastructure improvement bill includes legislation introduced by Dingell to improve the transparency of water quality, including notifications to customers of public water systems.

It is now up to the U.S. Senate to pass the Act and for President Trump to sign it. The EPA extension granted this summer to utility companies – allowing them to continue dumping coal-ash in

experimenting with alternatives for cash-strapped, asset-poor borrowers. Employee Resource Networks (ERNs) are formed by companies to provide on-site financial coaching during work hours and often, small loans. These loans, which are sometimes as much as \$1,000, are paid back through payroll deductions over the following 12 months. Payment history is recorded with credit bureaus so these also help with building a better credit score. Six to 12 employers generally band together to form one ERN and share the costs of the financial coach. The coach helps employees navigate financial issues interfering with them getting to their job sites on-time and focused on work.

unlined pits and groundwater-adjacent sites – may indicate a reluctance on the Trump Administration’s part to regulate in favor of public health.

For more on the water crises in Flint and Detroit and their implications for the rest of the country, see the online article “Detroit – canary in the mine” published in April by Street Roots, the Portland street newspaper.

Along with more stringent protections, many in our community would like to see a financial institution designed to help the more vulnerable communities. United Way is wrapping up a one-year pilot of a small-dollar loan program. They found that their turnaround time was too long to address acute emergencies and are now seeking a closer connection to a bank to address that problem.



continued from page 4

reservoirs, mechanical barriers and sea walls, nourishing our beaches and taking other steps that will minimize potential flood damage. They did it in Amsterdam, Holland and England after

those countries had major floods way back in the 1950s. The cost would be enormous, but it could be done over time. Also, we must weigh the cost against the benefit of minimizing the effects of these deadly hurricanes and their devastating impacts on society.

3	5	6	2	9	4	7	1	8
4	7	8	1	3	6	9	5	2
9	1	2	7	8	5	6	3	4
1	6	4	9	2	3	8	7	5
7	8	9	5	6	1	4	2	3
5	2	3	8	4	7	1	6	9
8	4	7	3	1	2	5	9	6
6	3	1	4	5	9	2	8	7
2	9	5	6	7	8	3	4	1



Simple, perfect apple pie

by Elizabeth Bauman
Groundcover Contributor

Ingredients

1 tbsp. lemon juice (optional)
1 cup sugar
2 tbsp. all-purpose flour
1 tsp. cinnamon
1/8 tsp. nutmeg
1/8 tsp. salt
6-8 tart apples, peeled, cored
and thinly sliced

Pastry for two 9-inch deep dish pie
crusts
2 tbsp. butter
Sugar

Directions

Preheat oven to 400 degrees. If apples
lack tartness, sprinkle with lemon
juice. Combine sugar, flour, cin-
namon, nutmeg and salt. Mix with
apples. Line a 9-inch pie pan with
pastry. Fill with apple mixture and

dot with butter. Put on top crust,
cutting slits for steam to escape.
Seal edges and lightly sprinkle
with sugar. Bake for 50 minutes.

*Delicious warm or cold, especially
with a nice scoop of vanilla ice
cream.*





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